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PTO/SB/05 (4/98)
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**UTILITY
PATENT APPLICATION
TRANSMITTAL**

(Only for new nonprovisional applications under 37 C.F.R. § 1.53(b))

Attorney Docket No. T2180-906495

First Inventor or Application Identifier Mark RENSON

Title Insurance Policy Renewal Method and System

Express Mail Label No.

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. ☐ * Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original and a duplicate for fee processing)
2. ☒ Specification [Total Pages 25]
(preferred arrangement set forth below)
 - Descriptive title of the invention
 - Cross References to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to Microfiche Appendix
 - Background of the invention
 - Brief Summary of the invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
3. ☒ Drawing(s) (35 U.S.C. 113) [Total Sheets 8]
4. Oath or Declaration [Total Pages 33]
 - a. ☐ Newly executed (original or copy)
 - b. ☐ Copy from a prior application (37 C.F.R. § 1.63(d))
(for continuation/divisional with Box 16 completed)
 - i. ☐ **DELETION OF INVENTOR(S)**
Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§ 1.63(d)(2) and 1.33(b).

* NOTE FOR ITEMS 1 & 13: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. § 1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

5. ☐ Microfiche Computer Program (Appendix)
6. Nucleotide and/or Amino Acid Sequence Submission
(if applicable, all necessary)
 - a. ☐ Computer Readable Copy
 - b. ☐ Paper Copy (identical to computer copy)
 - c. ☐ Statement verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

7. ☐ Assignment Papers (cover sheet & document(s))
8. ☐ 37 C.F.R. § 3.73(b) Statement of Power of Attorney
(when there is an assignee)
9. ☐ English Translation Document (if applicable)
10. ☐ Information Disclosure Statement (IDS)/PTO-1449 [Copies of IDS Citations]
11. ☒ Preliminary Amendment
12. ☒ Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)
13. ☐ * Small Entity Statement(s) [Statement filed in prior application, Status still proper and desired (PTO/SB/09-12)]
14. ☐ Certified Copy of Priority Document(s)
(if foreign priority is claimed)
15. ☒ Other: Corr., Add., Notice of Filing Without Declaration

16. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment:

☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No: _____
Prior application information: Examiner _____ Group / Art Unit: _____

For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 4b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

17. CORRESPONDENCE ADDRESS

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Signature		Date	8/25/00

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

Variable	Mean	SD	Min	Max
Age	34.5	10.2	21	55
Gender	0.5	0.5	0	1
Marital status	0.6	0.5	0	1
Education	12.5	1.5	9	16
Income	15.2	5.8	5	35
Occupation	1.2	0.8	0	2
Health status	0.7	0.4	0	1
Stress level	2.1	0.9	1	4
Life satisfaction	3.8	1.2	1	5
Resilience	2.5	0.7	1	4
Optimism	3.2	0.8	1	4
Self-efficacy	2.8	0.6	1	4
Emotional stability	3.5	0.9	1	5
Prosocial behavior	2.9	0.7	1	4
Aggression	1.8	0.5	1	3
Empathy	3.1	0.8	1	4
Conscientiousness	3.3	0.7	1	4
Neuroticism	2.2	0.6	1	4
Openness	3.0	0.8	1	4
Agreeableness	3.4	0.7	1	4
Extraversion	3.6	0.9	1	5
Intelligence	100.5	15.2	70	130
Memory	85.3	12.1	60	110
Attention	78.9	10.5	50	100
Processing speed	92.1	11.8	65	115
Verbal ability	88.7	13.4	60	110
Nonverbal ability	82.5	12.9	55	105
Fluid intelligence	75.6	11.2	50	100
Crystalline intelligence	80.4	12.7	55	105
Executive function	79.8	10.9	50	100
Working memory	72.3	9.8	45	95
Inhibition	68.5	9.2	40	90
Planning	75.1	10.1	45	95
Problem solving	70.9	9.5	40	90
Decision making	65.7	8.9	35	85
Emotional regulation	73.2	10.3	45	95
Stress management	69.8	9.7	40	90
Resilience	71.5	10.0	45	95
Optimism	74.6	10.4	45	95
Self-efficacy	72.8	9.9	45	95
Emotional stability	76.9	10.6	45	95
Prosocial behavior	70.1	9.6	40	90
Aggression	62.4	8.8	35	85
Empathy	73.7	10.2	45	95
Conscientiousness	75.3	10.1	45	95
Neuroticism	68.9	9.4	40	90
Openness	72.5	10.0	45	95
Agreeableness	74.8	10.3	45	95
Extraversion	76.2	10.5	45	95